

Information to identify the case:

Debtor 1	Freda M. Horsley	Social Security number or ITIN	xxx-xx-3084
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Southern District of New York			
Case number: 18-22993-rdd			

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 6/27/18; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Mark S. Tulis is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

10/10/18

By the court: Robert D. Drain
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 4
 United States Bankruptcy Court
 Southern District of New York

In re:
 Freda M. Horsley
 Debtor

Case No. 18-22993-rdd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-7

User: dmccaffre
 Form ID: 155new

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 Total Noticed: 37

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db Freda M. Horsley, 233 South Fulton Avenue, Apt. 1K, Mount Vernon, NY 10550-5139
 smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
 smg +United States Attorney's Office, Southern District of New York,
 Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825

7362343 ++ASPIRE VISA, P O BOX 105555, ATLANTA GA 30348-5555
 (address filed with court: ASPIRE VISA, P.O. BOX 23007, COLUMBUS, GA 31902)

7362345 +CHASE BANK, P.O. BOX 9041, COPPELL, TX 75019-9041
 7362347 +CHASE BANK USA, N.A., P.O. BOX 9041, COPPELL, TX 75019-9041
 7362348 +CITIBANK, N.A., 7322 SOUTHWEST FREEWAY, SUITE 1600, HOUSTON, TX 77074-2134
 7362351 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: FOSTER & GARBUS, LLP, 60 MOTOR PARKWAY, COMMACK, NY 11725-5710)

7362353 +GARY TSIRELMAN, P.C., 129 LIVINGSTON STREET, BROOKLYN, NY 11201-5105
 7362357 +LAWRENCE HOSPITAL CENTER ER, P.O. BOX 29016, NEW YORK, NY 10087-9016
 7362359 +MACY'S RETAIL, P.O. BOX 183083, COLUMBUS, OH 43218-3083
 7362362 +MOUNT VERNON DIALYSIS LLC, 12 N. 7TH AVE, MOUNT VERNON, NY 10550-2026
 7362363 +NATIONWIDE CREDIT, INC., P.O. BOX 26314, LEHIGH VALLEY, PA 18002-6314
 7362364 +PEEBLES CREDIT CARD, P.O. BOX 659465, SAN ANTONIO, TX 78265-9465
 7362366 +SEARS HBSC CARD SERVICES, P.O. BOX 17051, BALTIMORE, MD 21297-1051
 7362367 +SHELL OIL, P.O. BOX 183018, COLUMBUS, OH 43218-3018
 7362370 +TRANS-CONTINENTAL CREDIT, P.O. BOX 5055, WHITE PLAINS, NY 10602-5055
 7362373 +WESTCHESTER MEDICAL CENTER, 100 WOODS RD, VALHALLA, NY 10595-1530

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Oct 10 2018 20:04:22
 New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
 Albany, NY 12205-0300

7362342 +EDI: RMSC.COM Oct 10 2018 23:58:00 AMAZON, P.O. BOX 960013, ORLANDO, FL 32896-0013
 7362344 +EDI: HFC.COM Oct 10 2018 23:58:00 BEST BUY, P.O. BOX 17298, BALTIMORE, MD 21297-1298
 7362346 +EDI: CHASE.COM Oct 10 2018 23:58:00 CHASE BANK, P.O. BOX 15153,
 WILMINGTON, DE 19886-5153

7362368 EDI: CITICORP.COM Oct 10 2018 23:58:00 SHELL OIL, PROCESSING CENTER,
 DES MOINES, IA 50359

7362349 +EDI: WFNNB.COM Oct 10 2018 23:58:00 COMENITY BANK, P.O. BOX 659728,
 SAN ANTONIO, TX 78265-9728

7362350 EDI: RCSDELL.COM Oct 10 2018 23:58:00 DELL FINANCIAL SERVICES,
 C/O DFS CUSTOMER CARE DEPT., P.O. BOX 81577, AUSTIN, TX 78708-1577

7362352 +EDI: RMSC.COM Oct 10 2018 23:58:00 G.E. MONEY BANK, P.O. BOX 960061,
 ORLANDO, FL 32896-0061

7362354 +EDI: HY11.COM Oct 10 2018 23:58:00 HYUNDAI MOTOR FINANCE, P.O. BOX 660891,
 DALLAS, TX 75266-0891

7362355 +EDI: RMSC.COM Oct 10 2018 23:58:00 J.C. PENNEY, P.O. BOX 960090, ORLANDO, FL 32896-0090
 7362356 +E-mail/Text: BKRMailOPS@weltman.com Oct 10 2018 20:04:03 KAY'S JEWELERS, P.O. BOX 740425,
 CINCINNATI, OH 45274-0425

7362358 +EDI: LTDFINANCIAL.COM Oct 10 2018 23:58:00 LTD FINANCIAL SERVICES, 7322 SOUTHWEST FREEWAY,
 SUITE 1600, HOUSTON, TX 77074-2134

7362360 +EDI: MID8.COM Oct 10 2018 23:58:00 MIDLAND CREDIT MANAGEMENT, INC, 2365 NORTHSIDE DRIVE,,
 SUITE 300, SAN DIEGO, CA 92108-2709

7362361 +EDI: MID8.COM Oct 10 2018 23:58:00 MIDLAND FUNDING LLC, P.O. BOX 60578,
 LOS ANGELES, CA 90060-0578

7362365 EDI: PRA.COM Oct 10 2018 23:58:00 PORTFOLIO RECOVERY ASSOC. LLC, P.O. BOX 12914,
 NORFOLK, VA 23541

7363061 +EDI: PRA.COM Oct 10 2018 23:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

7362369 +EDI: WTRRN BANK.COM Oct 10 2018 23:58:00 TARGET RETAIL, P.O. BOX 59317,
 MINNEAPOLIS, MN 55459-0317

7362371 +EDI: VERIZONCOMB.COM Oct 10 2018 23:58:00 VERIZON WIRELESS, P.O. BOX 4003,
 ACWORTH, GA 30101-9004

7362372 +EDI: WFFC.COM Oct 10 2018 23:58:00 WELLS FARGO FINANCIAL BANK, P.O. BOX 98791,
 LAS VEGAS, NV 89193-8791

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0208-7

User: dmccaffre
Form ID: 155new

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

James L. Rohrig on behalf of Debtor Freda M. Horsley jimrlaw@aol.com
Mark S. Tulis mtulis.trustee@gmail.com, NY47@ecfcbis.com;ppucci@tuliswilkeslaw.com
United States Trustee USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 3